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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		10630532	
	Filing Date		2003-07-30	
	First Named Inventor	Morris		
	Art Unit	3689		
	Examiner Name	Matthew Meyers		
	Attorney Docket Number	037925.0005		

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1	Examiner HEIDI M. RIVIERE, Office Action in related US Application No. 10/629,304, March 4, 2009, U.S. Patent and Trademark Office.	<input type="checkbox"/>
2	LEW SICHELMAN, "Don't Get Burned - There's more to Paying off a Loan Than Mailing in the Final Payment," The San Diego Union-Tribune, September 3, 2000, page 1.1.	<input type="checkbox"/>

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